

What is claimed is:

1 1. A network based electronic commerce server comprising:
2 an employee data base containing information about employees of a
3 predetermined company;
4 a product data base containing information about a plurality of products; and
5 a control module for receiving cyber money provided by the company to an
6 employee, the cyber money to be used by the employee listed in the employee data
7 base to purchase a product listed in the product data base online.

1 2. The network based electronic commerce server as claimed in claim 1,
2 wherein the cyber money is transferred from a server of the company and stored in
3 a virtual account of the employee provided at a virtual account data base of a server
4 for the settlement of the product price, and

5 wherein the control module connects to the settlement server to receive the
6 cyber money required to purchase settlement for the product by transferring the
7 cyber money required to purchase the product from the employee's virtual account
8 to a virtual account for the electronic commerce server, provided at the virtual
9 account data base.

1 3. The network based electronic commerce server as claimed in claim 2,
2 wherein the control module connects to the settlement server to transfer a
3 predetermined amount of cyber money from the electronic commerce server's virtual
4 account to a virtual account of the company provided at the virtual account data
5 base of the settlement server, and then connects to the company server to request
6 payment of cash corresponding to the transferred cyber money.

1 4. The network based electronic commerce server as claimed in claim 1,
2 wherein the control module receives the cyber money transferred from an
3 employee's network connecting means.

1 5. A network based electronic commerce method comprising the steps of:

transmitting information about a plurality of products to an employee of a company's network connecting means;
receiving a request by the employee to purchase at least one product among the products from the network connecting means; and
receiving cyber money provided to the employee by the company as at least part of the money required for settlement of the price of the product.

6. The network based electronic commerce method as claimed in claim 5, wherein the cyber money is transferred from a server of the company and stored on a virtual account of the employee provided at a virtual account data base of a server for settlement, and the step of receiving the cyber money comprises the sub-steps of:

requesting the settlement server to transfer cyber money corresponding to at least part of the money required for settlement from the employee's virtual account to an electronic commerce virtual account provided at the virtual account data base; and

receiving from the settlement server a notice of the completion of transfer to the electronic commerce virtual account.

7. The network based electronic commerce method as claimed in claim 6, further comprising the steps of:

requesting the settlement server to transfer a predetermined amount of cyber money from the electronic commerce virtual account to the company virtual account provided at the virtual account data base of the settlement server;

receiving from the settlement server a notice of the completion of transfer to the company virtual account; and

requesting the company server to pay cash corresponding to the transferred cyber money.

8. The network based electronic commerce method as claimed in claim 5, wherein the step of receiving the cyber money further comprises the sub-steps of:

before receiving the cyber money, receiving information on the balance of the employee's virtual amount from the settlement server which performs the settlement with the cyber money, receiving information on the balance of a deposit account from employees' respective financial institutions, and receiving appropriate information for settlement by an employee's credit card from the issuing financial institution;

transmitting to the network connecting means the money required for settlement information, the cyber money balance information, the deposit account balance information, the permissibility of credit card settlement information, and the available amount for settlement information; and

receiving a request from the network connecting means for settlement with cyber money with respect to at least part of the money required for settlement.

9. The network based electronic commerce method as claimed in claim 8, wherein the step of receiving the cyber money further comprises a sub-step of, after receiving the cyber money, receiving a request from the network connecting means for settlement by money transfer from the deposit account or settlement by credit card for a remaining part of the amount of money required for settlement, which is not requested to be paid in cyber money.

10. The network based electronic commerce method as claimed in claim 8, wherein the cyber money includes benefit cyber money provided by the company to the employee as benefit allowance and wages cyber money provided as wages, being stored as an employee's benefit account and employee's virtual wages account, respectively,

wherein, in the step of receiving a request for settlement by cyber money, when the balance of the employee's benefit account is less than the money required for settlement, a request is received from the network connecting means for settlement by either money transfer from the deposit account or settlement by credit card thereby covering the remaining amount necessary for settlement.

11. The network based electronic commerce method as claimed in claim 5, wherein the cyber money includes benefit cyber money provided by the company to the employee as benefit allowance and wages cyber money provided as wages, the benefit cyber money being stored in an employee's benefit account which is an employee's virtual account, and the wages cyber money being stored in an employee's virtual wages account which is an employee's virtual account, and

wherein the step of receiving the cyber money comprises the steps of:
receiving information on the balance of the employee's benefit account and the employee's virtual wages account:

when the balance of the employee's benefit account is greater than or equal to the money required for settlement, sending a request to the settlement server to transfer the appropriate cyber money required for settlement from the employee's benefit account to the electronic commerce virtual account provided at the virtual account data base, and when the balance of the employee's benefit account is less than the money required for settlement, and sending a request to the settlement server to transfer all of the cyber money in the employee's benefit account to the electronic commerce virtual account provided at the virtual account data base, along with a request for the employee's virtual wages account to transfer the appropriate cyber money needed to cover the remaining amount; and

receiving a notice of the completion of transfer from the settlement server.

12. The network based electronic commerce method as claimed in claim 11, further comprising a step of transmitting the balance information to the network connecting means.

13. The network based electronic commerce method as claimed in claim 6, wherein the cyber money includes benefit cyber money provided by the company to the employee as benefit allowance and wages cyber money provided as wages, the benefit cyber money being stored in an employee's benefit account which is an employee's virtual account, and the wages cyber money being stored in an employee's virtual wages account which is an employee's virtual account, and

wherein the step of receiving the cyber money comprises the steps of:

receiving information on the balance of the employee's benefit account and the employee's virtual wages account:

when the balance of the employee's benefit account is greater than or equal to the money required for settlement, requesting the settlement server to transfer cyber money corresponding to the money required for settlement from the employee's benefit account to the electronic commerce virtual account provided at the virtual account data base, and when the balance of the employee's benefit account is less than the money required for settlement, requesting the settlement server to transfer all of the cyber money in the employee's benefit account to the electronic commerce virtual account provided at the virtual account data base, and requesting the transfer of the cyber money corresponding to the remaining amount of money required for settlement from the employee's virtual wages account to the electronic commerce virtual account; and

receiving a notice of the completion of transfer from the settlement server.

14. The network based electronic commerce method as claimed in claim 5, wherein in the step of receiving the cyber money, the cyber money is transferred from the employee's network connecting means.

15. A network based settlement server comprising:

a virtual account data base including an employee's benefit account which is an employee's virtual account containing cyber money provided by a predetermined company as benefit allowance, and an electronic commerce benefit account which is a virtual account of an electronic commerce server for selling products to the employee;

a communication module for exchanging information with the electronic commerce server through a network; and

a control module accessing the virtual account data base to transfer cyber money corresponding to the money required for settlement of the price of a product that the employee desires to purchase from the electronic commerce server from the employee's benefit account to the electronic commerce benefit account based on

13 information for settlement provided by the electronic commerce server through the
14 communication module.

1 16. The network based settlement server as claimed in claim 15, further
2 comprising an employee's virtual wages account where cyber money provided by
3 the company as wages is deposited, and wherein the control module transfers cyber
4 money corresponding to the money required for settlement of the price of a product
5 that the employee purchased from the electronic commerce server, from the virtual
6 wages account to the electronic commerce benefit account, based on the
7 information received through the communication module from the electronic
8 commerce server.

1 17. The network based settlement server as claimed in claim 16, further
2 comprising an electronic commerce virtual wages account which is a virtual account
3 of the electronic commerce server, whereby the control module transfers cyber
4 money corresponding to the money required for settlement from the employee's
5 virtual wages account to the electronic commerce virtual wages account.

1 18. The network based settlement server as claimed in claim 15, wherein
2 the settlement information includes the employee's ID, password and the information
3 of the money required for settlement.

1 19. A network based settlement method comprising the steps of:
2 providing a virtual account data base including an employee's benefit account
3 which is a virtual account of the employee containing cyber money provided by a
4 predetermined company to the employee as benefit allowance, and an electronic
5 commerce benefit account which is a virtual account of an electronic commerce
6 server for selling products to the employee;

7 receiving a request for the money required for settlement of the price of a
8 product that the employee purchases from the electronic commerce server; and

9 transferring cyber money corresponding to the money required for settlement
10 from the employee's benefit account to the electronic commerce benefit account.

1 20. The network based settlement method as claimed in claim 19, wherein
2 the virtual account data base further comprises an employee's virtual wages account
3 containing cyber money provided by the company to the employee as wages, and,
4 in the step of transferring the cyber money, the cyber money corresponding to the
5 money required for settlement is transferred from the virtual wages account to the
6 electronic commerce benefit account.

1 21. The network based settlement method as claimed in claim 20, wherein
2 the virtual account data base further comprises an electronic commerce virtual
3 wages account which is a virtual account of the electronic commerce server, and, in
4 the step of transferring the cyber money, the cyber money corresponding to the
5 money required for settlement is transferred from the employee's virtual wages
6 account to the electronic commerce virtual wages account.